

**IN THE CLAIMS:**

The current claims follow. For claims not marked as amended in this response, any difference in the claims below and the previous state of the claims is unintentional and in the nature of a typographical error.

1. (Currently Amended) A communications channeling method for channeling communications relating to the electronic conveyancing of property, comprising said steps of:

selectably presenting to a consumer a plurality of online consumer layer property conveyancing software applications using a messaging hub web browser associated with a gateway, said web browser allowing tailored access to said plurality of on-line consumer layer property conveyancing software applications;

adaptably channeling a plurality of on-line service provider layer property conveyancing software applications from associated software service providers to said gateway according to selections relating to said intended use of said on-line consumer layer property conveyancing software applications;

interfacing said plurality of on-line service provider layer property conveyancing software applications with a plurality of back-end management software applications serving back-office service providers, said back-office management software applications for augmenting back-office operations relating to said plurality of on-line service provider layer property conveyancing software applications.

2. (Original) The method of Claim 1, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line loan processing software application for processing loan applications, and further comprising the step of linking a plurality of lenders amongst one another for electronically modifying later-generated loan documentation from a first lender with information associated with earlier-generated loan documentation.

3. (Currently Amended) The method of Claim 1, further comprising the step of ~~selectably~~ controlling the degree of adaptation and interface complexity associated with said on-line service provider layer property conveyancing software applications for directing validated employee information into a plurality of back-office management software applications.

4. (Original) The method of Claim 1, further comprising the step of interfacing said on-line service provider layer property conveyancing software applications with a plurality of backend management software applications associated with a plurality of back-office service providers for alerting said back-office service providers to manually intervene with a property conveyancing transaction.

5. (Original) The method of Claim 1, further comprising the step of interfacing said on-line service provider layer property conveyancing software applications with a plurality of back-end management software applications associated with a plurality of back-office service providers for alerting said back-office service providers to manually intervene with a property conveyancing transaction according to a predetermined set of risk and securitization policies.
6. (Original) The method of Claim 1, further comprising the step of interfacing said on-line service provider property conveyancing software applications with a plurality of backend management software applications associated with a plurality of back-office service providers for automatically verifying the correctness of a property valuation, and in response thereto transmitting an image copy of related property valuation documentation to a predetermined location.
7. (Original) The method of Claim 6, further comprising the step of automatically transmitting said image copy of said related property valuation documentation to a predetermined property mortgage lender.

8. (Original) The method of Claim 1, wherein said plurality of on-line service provider property conveyancing software applications comprises an on-line real estate data communications software application for recording and communicating real estate purchaser and property information, and further comprising the step of linking a plurality of real estate agents, a plurality of lenders, and a plurality of conveyancing solicitors amongst one another.
9. (Original) The method of Claim 1, wherein said plurality of on-line service provider property conveyancing software applications comprises an on-line financial advisory data communications software application for recording and communicating financial advisory information, and further comprising the step of linking a plurality of financial advisors, a plurality of real estate agents, a plurality of lenders, and a plurality of conveyancing solicitor amongst one another.
10. (Original) The method of Claim 1, further comprising the step of interfacing said on-line service provider property conveyancing software applications with a plurality of backend management software applications associated with a plurality of back-office service providers for providing news and related information to users of said on-line consumer layer property conveyancing software applications.

11. (Currently Amended) A communications channeling computer network system including a plurality of networked computer systems for channeling communications relating to the electronic conveyancing of property, comprising:

instructions, stored on one or more of the networked computer systems, for selectably presenting to a consumer a plurality of on-line consumer layer property conveyancing software applications using a messaging hub web browser associated with a gateway, said web browser allowing tailored access to said plurality of on-line consumer layer property conveyancing software applications;

instructions, stored on one or more of the networked computer systems, for adaptably channeling a plurality of on-line service provider layer property conveyancing software applications from associated software service providers to said gateway according to selections relating to said intended use of said on-line consumer layer property conveyancing software applications;

instructions, stored on one or more of the networked computer systems, for interfacing said plurality of on-line service provider layer property conveyancing software applications with a plurality of back-end management software applications serving back-office service providers, said back-office management software applications for augmenting back-office operations relating to said plurality of on-line service provider layer property conveyancing software applications.

12. (Currently Amended) The system of Claim 11, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line loan processing software application for processing loan applications, and further comprising instructions, stored on one or more of the networked computer systems, for linking a plurality of lenders amongst one another for electronically modifying latergenerated loan documentation from a first lender with information associated with earlier-generated loan documentation.

13. (Currently Amended) The system of Claim 11, further comprising instructions, stored on one or more of the networked computer systems, for ~~selectably~~ controlling the degree of adaptation and interface complexity associated with said online service provider layer property conveyancing software applications for directing validated employee information into a plurality of back-office management software applications.

14. (Currently Amended) The system of Claim 11, further comprising instructions, stored on one or more of the networked computer systems, for interfacing said on-line service provider property conveyancing software applications with a plurality of back-end management software applications associated with a plurality of back-office service providers for alerting said back-office service providers to manually intervene with a property conveyancing transaction.

15. (Currently Amended) The system of Claim 11, further comprising instructions, stored on one or more of the networked computer systems, for interfacing said on-line service provider property conveyancing software applications with a plurality of back-end management software applications associated with a plurality of back-office service providers for alerting said back-office service providers to manually intervene with a property conveyancing transaction according to a set of risk and securitization policies.

16. (Currently Amended) The system of Claim 11, further comprising instructions, stored on one or more of the networked computer systems, for interfacing said on-line service provider property conveyancing software applications with a plurality of back-end management software applications associated with a plurality of back-office service providers for automatically verifying the correctness of a property valuation, and in response thereto transmitting an image copy of related property valuation documentation to a predetermined location.

17. (Currently Amended) The system of Claim 11, further comprising instructions, stored on one or more of the networked computer systems, for automatically transmitting said image copy of said related property valuation documentation to a predetermined property mortgage lender.

18. (Currently Amended) The system of Claim 11, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line real estate data communications software application for recording and communicating real estate purchaser and property information, and further comprising instructions, stored on one or more of the networked computer systems, for linking a plurality of real estate agents, a plurality of lenders, and a plurality of conveyancing solicitors amongst one another.



19. (Currently Amended) A ~~storage medium comprising a communications channeling system for channeling communications relating to the electronic conveyancing of property, said storage medium~~ computer-readable media encoded with computer-executable instructions, comprising:

instructions stored on said storage medium for ~~selectably~~ presenting to a consumer on-line consumer layer property conveyancing software applications using a messaging hub web browser associated with a gateway, said web browser allowing tailored access to said plurality of on-line consumer layer property conveyancing software applications;

instructions stored on said storage medium for ~~adaptably~~ channeling on-line service provider layer property conveyancing software applications from associated software service providers to said gateway according to selections relating to said intended use of said on-line consumer layer property conveyancing software applications;

instructions stored on said storage medium for interfacing said on-line service provider layer property conveyancing software applications with a plurality of back- end management software applications serving back-office service providers, said back-office management software applications for augmenting back-office operations relating to said on-line service provider layer property conveyancing software applications.

20. (Currently Amended) The ~~storage medium~~ computer-readable media of Claim 18 19, wherein said plurality of on-line consumer layer property conveyancing software applications comprises an on-line loan processing software application for processing loan applications, and further comprising instructions for linking a plurality of lenders amongst one another for electronically modifying later-generated loan documentation from a first lender with information associated with earlier-generated loan documentation.